

ORIGIN ID: PNA/VA  
 ROUNDPOINT FINANCIAL (704) 839-5012  
 ROUNDPOINT FINANCIAL  
 5032 PARKWAY PLAZA BLVD  
 CHARLOTTE, NC 28217  
 UNITED STATES US

SHIP DATE: 21DEC17  
 ACT WGT: 1.00 LB  
 CAD: 110688628/NET 3920

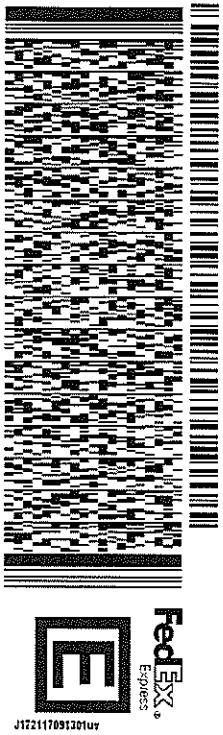
BILL SENDER

TO JOHN B. ENNIS, ESQUIRE

1200 RESERVOIR AVENUE

CRANSTON RI 02920  
 (401) 499-3330  
 REF 27610  
 NV  
 PO

DEPT



549J1574C/104C

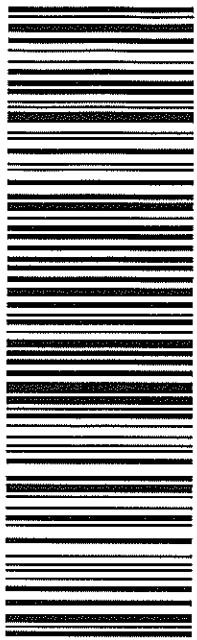
SK PVDA

RI-US  
 02920  
 PVD

WED - 27 DEC 8:00P

EXPRESS SAVER

RES



After printing this label:

1. Use the 'Print' button on this page to print your label to your laser or inkjet printer.
2. Fold the printed page along the horizontal line.
3. Place label in shipping pouch and affix it to your shipment so that the barcode portion of the label can be read and scanned.

Warning: Use only the printed original label for shipping. Using a photocopy of this label for shipping purposes is fraudulent and could result in additional billing charges, along with the cancellation of your FedEx account number.

Use of this system constitutes your agreement to the service conditions in the current FedEx Service Guide, available on [fedex.com](http://fedex.com). FedEx will not be responsible for any claim in excess of \$100 per package, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the current FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of \$100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is \$1,000, e.g. jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see current FedEx Service Guide.



December 21, 2017

John B. Ennis, Esquire  
1200 Reservoir Avenue  
Cranston, RI, 02920

Loan: 2003193246  
Client: David C. Curtis  
Property: 105 Quaker Drive, West Warwick, RI, 02893

Dear John Ennis,

We are responding to your letter dated November 10, 2017, December 5, 2017, and December 11, 2017, in accordance with your claim to represent David C. Curtis. You request we provide the mortgage servicing file, a list of loss mitigation options available to the borrower, copies of the mortgage transactional history and validate the mortgage debt.

#### **What's important to know**

We have reviewed your correspondence and are eager to assist you. The enclosed Note and Mortgage for the account confirm the name on the account is David C. Curtis. The last four digits of the social security number on the account for David C. Curtis is 2593. The property and mailing address is 105 Quaker Drive, West Warwick, RI, 02893.

#### **Further details**

The loan was originated by Embrace Home Loans, Inc. on April 29, 2016 in the amount of \$284,009.00 and the insurer of the loan is the Federal Housing Administration (FHA). Their contact information is as follows:

Federal Housing Administration  
2 West 2nd Street, Suite 400  
Tulsa, OK 74103

As of the date of this letter, the loan is due for the June 1, 2017 payment in the amount of \$2,137.38 as well as all subsequent payments and fees. The unpaid principal balance of the loan is \$278,673.49. A copy of the payment history detailing this information has been enclosed. We have also enclosed a payoff statement detailing the amount required to pay off the loan good through January 1, 2018.

Please note the payment history provides pertinent information on payments received. If your records differ from the payment history, please send documentation regarding any missing payments or other discrepancies. Applicable documentation includes copies of cancelled checks (front and back), bank statements reflecting payments by phone, and automatic bill records. RoundPoint sends credit reporting data to Transunion, Innovis, Experian and Equifax. These documents contain the information supporting our determination that there has been no error on the account, and the debt is valid.

P.O. Box 19409 | Charlotte, North Carolina 28219-9409 | 800-224-7106 | NMLS ID# 18188  
[www.embraceloanservicing.com](http://www.embraceloanservicing.com)

This loan is serviced by RoundPoint Mortgage Servicing Corporation on behalf of Embrace Home Loans.



On or about August 1, 2017 a Face to Face Solicitation letter was mailed to the borrower. A visit was made to the property by our third party vendor on August 24, 2017. Our vendor made contact with the borrower, who was left with a letter and agreed to contact RoundPoint. Pursuant to FHA requirements, contact was made by the 61<sup>st</sup> day of delinquency. We received no further contact from the borrower and subsequently, were unable to discuss the borrower's circumstances and the availability of loss mitigation assistance.

In order for us to review an account for loss mitigation assistance, we must receive a complete Uniform Borrower Assistance Form (UBAF). For your client to be reviewed for loss mitigation, please complete and submit the enclosed Uniform Borrower Assistance Form (UBAF) to the following:

Email: [Loss.Mitigation@RoundPointMortgage.com](mailto:Loss.Mitigation@RoundPointMortgage.com)  
Fax: 1-877-343-2448  
Mail: RoundPoint Mortgage Servicing Corporation  
Attention: Loss Mitigation  
P.O. Box 19409  
Charlotte, NC 28219-9409

We have enclosed a CD containing the mortgage servicing file. The encrypted code on the CD is 'RMPS2017'. Please note our business procedure dictates that phone calls and recordings remain confidential. However, we are able to enclose a copy of our internal servicing notes.

In order to update our records to reflect you as an authorized party on David C. Curtis' account, please have your client complete and return the enclosed Third Party Authorization Form. The completed form may be sent to:

Email: [ServicingHelp@RoundPointMortgage.com](mailto:ServicingHelp@RoundPointMortgage.com)  
Fax: 1-877-776-1112  
Mail: RoundPoint Mortgage Servicing Corporation  
P.O. Box 19409  
Charlotte, NC 28219-9409

Our review indicates there has been no error by RoundPoint in the servicing of your mortgage loan. Federal law provides you the right to request documents we relied upon in reaching this determination. For your convenience, we have already enclosed the relevant documentation with this response.

#### **How to contact us**

Our commitment at RoundPoint is to help each of our customers reach the best resolution for their unique circumstances. Our Loss Mitigation team is here to help. The Single Point of Contact assigned to your account is eager to discuss options that may suit your circumstances. Please feel free to contact us at 877-426-8805. Our offices are open Monday through Friday from 8:00 a.m. until 9:00 p.m. and Saturday from 10:00 a.m. until 3:00 p.m. Eastern Time.



**Enclosures**

- Payment History
- Payoff Quote
- Uniform Borrower Assistance Form
- Servicing File
- Third Party Authorization Form

Sincerely,

A handwritten signature in black ink, appearing to read "JPM".

Jeffrey P. Martin  
Vice President  
RoundPoint Mortgage Servicing Corporation

JPM/jw5



### Important Disclosures

Notice to Customers: RoundPoint Mortgage Servicing Corporation may report information about your mortgage account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Federal law requires us to advise you that RoundPoint Mortgage Servicing Corporation (NMLS ID # 18188) is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.

**FOR ARKANSAS RESIDENTS:** Please be advised that RoundPoint Mortgage Servicing Corporation is licensed with the Securities Department for the State of Arkansas. Borrowers may file complaints about RoundPoint Mortgage Servicing Corporation with the Arkansas Securities Department. Borrowers may also obtain further information from the Arkansas Securities Department by calling (501) 324-9260 or by visiting the Department's website at [www.securities.arkansas.gov](http://www.securities.arkansas.gov).

**FOR COLORADO RESIDENTS:** RoundPoint Mortgage Servicing Corporation maintains an in-state office as required by 4 Code of Colorado Regulations 903-1. Colorado Manager, Inc., 80 Garden Center, Suite 3, Broomfield, CO 80020. Phone: 303-920-4763

**FOR HAWAII RESIDENTS:** RoundPoint is licensed as a Mortgage Servicer by the Commissioner of Financial Institutions of Hawaii, and complaints may be submitted to the Commissioner

**FOR NEW YORK RESIDENTS:** Please be advised that RoundPoint Mortgage Servicing Corporation is registered with the Superintendent of Financial Services for the State of New York. Borrowers may file complaints about RoundPoint Mortgage Servicing Corporation with the New York State Department of Financial Services. Borrowers may also obtain further information from the New York State Department by calling the Department's Consumer Assistance Unit at 800-342-3736 or by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov). A list of non-profit housing counselors can be found at [http://www.dfs.ny.gov/consumer/mortg\\_nys\\_np\\_counseling\\_agencies.htm](http://www.dfs.ny.gov/consumer/mortg_nys_np_counseling_agencies.htm).

**FOR NORTH CAROLINA RESIDENTS:** Please be advised that RoundPoint Mortgage Servicing Corporation is licensed by the North Carolina Commissioner of Banks. North Carolina Collection Agency permit no. 102965. Any complaints related to RoundPoint Mortgage Servicing Corporation may be submitted to the North Carolina Commissioner of Banks at 4309 Mail Service Center, Raleigh, NC 27699-4309, by phone at 1-888-384-3811, or through the Commissioner's website at <http://www.nccob.org/public/ConsumerInformation.Complaints/CIFileComplaint.aspx>

RoundPoint Mortgage Servicing Corporation is physically located at 5016 Parkway Plaza Blvd, Charlotte, NC 28217.

**FOR TEXAS RESIDENTS:** COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at [www.sml.texas.gov](http://www.sml.texas.gov) or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov).

The Consumer Ombudsman works to maintain the rights of consumers through an independent and impartial resolution process. If you have concerns regarding the resolution of the complaint or inquiry that relate to the rights of the consumers, please contact our Consumer Ombudsman at [ConsumerOmbudsman@ServicingHome.com](mailto:ConsumerOmbudsman@ServicingHome.com) or P.O. Box 19972, Charlotte, NC 28219-0229.



# ROUNDPOINT

MORTGAGE SERVICING CORPORATION

## THIRD PARTY AUTHORIZATION FORM

Please complete this form in its entirety. To protect the privacy of our customers, RoundPoint Mortgage Servicing Corporation (RoundPoint) requires written consent from the borrower to discuss any non-public information regarding any existing or prior serviced loan.

Loan Number: \_\_\_\_\_ Co-Borrower: \_\_\_\_\_  
Borrower Name: \_\_\_\_\_ Primary Phone: \_\_\_\_\_ Email Address: \_\_\_\_\_  
Property Address: \_\_\_\_\_ Mailing Address: \_\_\_\_\_  
\_\_\_\_\_

Authorized Party or Organization: \_\_\_\_\_

Relationship:  Relative  Realtor  Counseling Agency  Attorney  Other

Authorized Party Address: \_\_\_\_\_

Authorized Party Phone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_

Authorized Party E-Mail Address: \_\_\_\_\_ Website: \_\_\_\_\_

Authorized Party Password(s): \_\_\_\_\_

*If the Authorized Party listed on this form is the result of a Power of Attorney, Order of Guardianship, Executor or Administrator of an Estate, documents evidencing this must be attached to this form when submitted. The authorization granted by this document is limited to obtaining information regarding the mortgage loan of the undersigned borrower and co-borrower (if applicable).*

I hereby authorize the above-referenced individual(s) to obtain information regarding my mortgage loan identified above. RoundPoint will take reasonable steps to verify the identity of the Authorized Party, including request of additional identifying information, but will have no responsibility or liability to verify the true identity of the Authorized Party.

This authorization should remain effective until (mm/dd/yyyy) \_\_\_\_\_, unless otherwise revoked in writing. If an effective date is not provided, authorization will remain for the life of the loan.

Signature(s): \_\_\_\_\_ Last four digits of Social Security Number: \_\_\_\_\_

Borrower

\_\_\_\_\_ Last four digits of Social Security Number: \_\_\_\_\_

Co-Borrower

I, \_\_\_\_\_, hereby accept my appointment as the Authorized Party by the above Borrower(s), and agree to protect all non-public information provided to me from improper dissemination. RoundPoint shall not be liable for any improper dissemination by the Authorized Party of non-public information provided under this authorization.

Send the completed form to:

Email: [ServicingHelp@RoundPointMortgage.com](mailto:ServicingHelp@RoundPointMortgage.com)

Fax Toll Free: (877) 776-1112

Mailing Address: RoundPoint Mortgage Servicing Corporation  
P.O. Box 19409  
Charlotte, NC 28219-9409

UNIVERSITY OF ILLINOIS HOMEOWNERS ASSISTANCE FORM																																													
<p>If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this form along with other required documentation to be considered for available solutions. On this page, you must disclose information about (1) you and your intentions to either keep or transition out of your home; (2) the property's status; (3) real estate taxes; (4) homeowner's insurance premiums; (5) bankruptcy; (6) your credit counseling agency, and (7) other liens, if any, on your property.</p> <p>On Page 2, you must disclose information about <u>all</u> of your income, expenses and assets. Then on Page 3, you must complete the Hardship Affidavit in which you disclose the nature of your hardship. The Hardship Affidavit informs you of the required documentation that you must submit in support of your hardship claim.</p> <p><b>NOTICE: when you sign and date this form, you will make important certifications, representations and agreements, including certifying that all of the information in this Borrower Assistance Form is accurate and truthful and any identified hardship has contributed to your submission of this request for mortgage relief.</b></p>																																													
<p>Loan Number: _____ (usually found on your monthly mortgage statement)</p> <p>I want to: <input type="checkbox"/> Keep the Property <input type="checkbox"/> Vacate the Property <input type="checkbox"/> Sell the Property <input type="checkbox"/> Undecided</p> <p>The property is currently: <input type="checkbox"/> My Primary Residence <input type="checkbox"/> Second Home <input type="checkbox"/> An Investment Property</p> <p>The property is currently: <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Renter occupied <input type="checkbox"/> Vacant</p>																																													
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<input type="checkbox"/> Yes <input type="checkbox"/> No            Date of offer: _____ Amount of Offer: \$ _____            Agent's Name: _____            Agent's Phone Number: _____            For Sale by Owner? <input type="checkbox"/> Yes <input type="checkbox"/> No         </td> <td colspan="2">           Have you contacted a credit-counseling agency for help?  <input type="checkbox"/> Yes <input type="checkbox"/> No            If yes, please complete the counselor contact information below:            Counselor's Name: _____            Agency's Name: _____            Counselor's Phone Number: _____            Counselor's Email Address: _____         </td> </tr> <tr> <td colspan="4">           Do you have condominium or homeowner association (HOA) fees? <input type="checkbox"/> Yes <input type="checkbox"/> No            Total monthly amount: \$ _____            Name and address that fees are paid to: _____         </td> </tr> <tr> <td colspan="4">           Have you filed for bankruptcy? 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Wage Earner(s) (Employed)		Self-Employed/Rental Income		Other Income	
Gross Wages (Pre-Tax)	\$	Business Income (Less Expenses)	\$	Social Security Income	\$
Overtime	\$	Rental Property 1	\$	Pension/Annuities/Retirement Plan	\$
Tips/Gratuity	\$	Rental Property 2	\$	Stock Dividends	\$
Commission	\$	Rental Property 3	\$	*Child Support/Separate M./ Alimony	\$
Bonus Income	\$	Rental Property 4	\$	Unemployment	\$
Car/Housing Allowance	\$	Boarding Income/Room Rent	\$	**Other Income (e.g., Royalty or Loans)	\$
				Total Monthly Gross Income	\$

\*Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.

All Bank Account/Cash Balances		Investment Accounts/Other	
Other Cash on Hand	\$	Stock/Mutual Fund Account(s)	\$
Checking Account(s)	\$	Bond Investment(s)/Account(s)	\$
Savings Account(s)	\$	Note(s) Receivable	\$
Certified Deposit (CD) Account(s)	\$	Trust Account(s)	\$
Money Market Account(s)	\$	*Other Asset(s)	\$
			Total Assets \$

Monthly Housing Expenses		Monthly Transportation Expenses		Monthly Credit and Other Expenses	
First Mortgage Payment	\$	Car Payments (lease or own)	\$	Credit Cards (min. required pmt.)	\$
Other Mortgage Payment/Rent	\$	Car Insurance	\$	Personal Loans (non-auto loans)	\$
Homeowner's or Renter's Ins.	\$	Car Maintenance or Repair	\$	Student Loans	\$
Property Taxes	\$	Gas	\$	Alimony/Support	\$
HOA/Condo Fees	\$	Parking/Tolls	\$	Clothing/Beauty/Barber/Cosmetics	\$
Property Maintenance	\$	Taxes:	\$	Loans/Debts Payable to Others	\$
**Other Housing Expense	\$	**Other Transportation Expense	\$	**Other Expenses	\$
Monthly Utility Expenses		Monthly Medical Expenses		Monthly Food and Child Care Expenses	
Utilities (Gas, Electric, Water)	\$	Health/Dental/Vision Insurance	\$	Food/Groceries	\$
Internet/Cable	\$	Life Insurance	\$	Child Care/Support	\$
Trash Collection	\$	Medical Prescriptions	\$	School Tuition	\$
Telephone	\$	Medical Bills/Co-pays	\$	School Materials (e.g., Books):	\$
*Other Utility Expense:	\$	*Other Medical Expense:	\$	*Other Food/Child Care Expense:	\$
					Total Monthly Expenses \$

#### Real Estate Owned Schedule

Property Address	Mortgage Payment	Property Use (Primary Residence, Secondary Home, Investment Property)

#### \*\*Explanation of Other Income/Assets/Expenses

Please Explain Source(s):

<b>HARDSHIP AFFIDAVIT FORM</b> <b>(provide a written explanation with this request describing the specific nature of your hardship)</b>	
I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage relief options. <b>Date Hardship Began is:</b> _____	
I believe that my situation is:	
<input type="checkbox"/> Short-term (under 6 months) <input type="checkbox"/> Medium-term (6 – 12 months) <input type="checkbox"/> Long-term or Permanent Hardship (greater than 12 months)	
<b>I am having difficulty making my monthly payment because of reasons set forth below:</b> <i>(Please check all that apply, submit required documentation demonstrating your hardship and attach additional pages if needed)</i>	
<b>Note:</b> the documentation required to demonstrate your hardship is in addition to the financial documentation previously requested within this notice.	
If Your Hardship is:	Then the Required Hardship Documentation is:
<input type="checkbox"/> Unemployment	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Underemployment	<input type="checkbox"/> No hardship documentation required, as long as you have submitted the income documentation that supports the income described in the Required Income Documentation section above
<input type="checkbox"/> Income reduction (e.g., elimination of overtime, reduction in regular working hours, or a reduction in base pay)	<input type="checkbox"/> No hardship documentation required, as long as you have submitted the income documentation that supports the income described in the Required Income Documentation section above
<input type="checkbox"/> Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	<input type="checkbox"/> Divorce decree signed by the court; OR <input type="checkbox"/> Separation agreement signed by the court; OR <input type="checkbox"/> Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; OR <input type="checkbox"/> Recorded quitclaim deed evidencing that the non-occupying Borrower or co-Borrower has relinquished all rights to the property
<input type="checkbox"/> Death of a borrower or death of either the primary or secondary wage earner in the household	<input type="checkbox"/> Death certificate; OR <input type="checkbox"/> Obituary or newspaper article reporting the death
<input type="checkbox"/> Long-term or permanent disability; Serious illness of a borrower/co-borrower or dependent family member	<input type="checkbox"/> Doctor's certificate of illness or disability; OR <input type="checkbox"/> Medical bills; OR <input type="checkbox"/> Proof of monthly insurance benefits or government assistance (if applicable)
<input type="checkbox"/> Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment	<input type="checkbox"/> Insurance claim; OR <input type="checkbox"/> Federal Emergency Management Agency grant or Small Business Administration loan; OR <input type="checkbox"/> Borrower or Employer property located in a federally declared disaster area
<input type="checkbox"/> Distant employment transfer	<b>For active-duty servicemembers:</b> Notice of Permanent Change of Station (PCS) or actual PCS orders. <b>For employment transfers/new employment:</b> <input type="checkbox"/> Copy of signed offer letter or notice from employer showing transfer to a new employment location; OR <input type="checkbox"/> Paystub from new employer; OR <input type="checkbox"/> If none of these apply, provide written explanation In addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders).
<input type="checkbox"/> Business Failure	<input type="checkbox"/> Tax returns from the previous 2 tax filing years (including all schedules) AND <input type="checkbox"/> Proof of business failure supported by one of the following: <ul style="list-style-type: none"> <li>• Bankruptcy filing for the business; or</li> <li>• Two months recent bank statements for the business account evidencing cessation of business activity; or</li> <li>• Most recent signed and dated quarterly or year-to-date profit and loss statement</li> </ul>

Please use the following space to provide a detailed explanation of your hardship:

---

Borrower Signature

---

Date

---

Co-Borrower Signature

---

Date

UNIFORM BORROWER ASSISTANCE FORM

**Borrower/Co-Borrower Acknowledgement and Agreement**

I certify, acknowledge, and agree the following:

1. All of the information in this Borrower Assistance Form is truthful and the hardship(s) identified above has contributed to submission of this request for mortgage relief.
2. The accuracy of my statements may be reviewed by the servicer, owner or grantor of my mortgage, their agents(s), or an authorized third party\*, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all servicer, or authorized third party\*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. If I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief, or if I do not provide all required documentation, the Servicer may cancel any mortgage relief granted, and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. The servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
6. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
  - a. All the terms of this acknowledgement and Agreement are incorporated into such plan by referenced as if set forth in such plan in full.
  - b. My first timely payment under the plan may serve as acceptance to the terms set forth in the notice of the plan sent by the servicer.
  - c. The servicer's acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure the default under my loan.
  - d. Payments due under a trial period plan for a modification will contain escrow accounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account, and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account, and agree that any prior escrow waiver is revoked.
7. A condemnation notice has not been issued for the property.
8. The Servicer or authorized third party\* will obtain a current credit report on all borrowers obligated on the Note.
9. The servicer or authorized third party\* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. The personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my social security number, (c) my credit score, (d) my income, and (e) payment history, and information about my account balances and activity. I understand and consent to the Servicer or authorized third party\*, as well as any investor or grantor (such as Fannie Mae or Freddie Mac, disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
  - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support servicer to them; and
  - b. The U.S. Department of Treasury, Fannie and Freddie Mac in conjunction with their responsibilities under the Making Home Affordable program, or any companies that perform support services to them.
10. I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided the lender/servicer/or authorized third party\*. By checking this box, I also consent to being contacted by  text messaging.

Borrower Signature

Date

Co-Borrower Signature

Date

\* An authorized third party may include, but not limited to, a counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.

## 2003193246 - Curtis - Payment History

Payment Date	Amount	Previous Due Amount	Previous Due Amount	Previous Due Amount
6/1/2016	\$806.30	\$857.94	\$437.29	\$2,101.53
7/1/2016	\$806.30	\$856.62	\$438.61	\$2,101.53
8/1/2016	\$806.30	\$855.30	\$439.93	\$2,153.34
9/1/2016	\$806.30	\$853.97	\$441.26	\$2,153.34
10/1/2016	\$842.15	\$852.64	\$442.59	\$2,189.19
11/1/2016	\$842.15	\$851.30	\$443.93	\$2,189.19
12/1/2016	\$842.15	\$849.96	\$445.27	\$2,189.19
1/1/2017	\$842.15	\$848.61	\$446.62	\$2,189.19
2/1/2017	\$842.15	\$847.26	\$447.97	\$2,137.38
3/1/2017	\$842.15	\$845.91	\$449.32	\$2,241.00
4/1/2017	\$842.15	\$844.55	\$450.68	\$2,137.38
5/1/2017	\$842.15	\$843.19	\$452.04	\$2,137.38
				\$279,125.53
				\$1,215.43
				\$15.00

# 2003193246 - Curtis - Corporate Advance Amounts

## 2003193246 - Curtis - Fee Transactions and Amounts

Transaction Date	Description	Amount Due	Service Date	Previous Balance
8/16/2016	LATE CHARGE	\$283,133.10		\$51.81
8/31/2016	LATE CHARGE	\$282,693.17		\$0.00
9/16/2016	LATE CHARGE	\$282,693.17		\$51.81
9/30/2016	LATE CHARGE	\$282,251.91		\$0.00
10/17/2016	LATE CHARGE	\$282,251.91		\$51.81
10/31/2016	LATE CHARGE	\$281,809.32		\$0.00
11/16/2016	LATE CHARGE	\$281,809.32		\$51.81
11/29/2016	LATE CHARGE	\$281,365.39		\$0.00
12/16/2016	LATE CHARGE	\$281,365.39		\$51.81
1/3/2017	LATE CHARGE	\$280,920.12		\$0.00
1/17/2017	LATE CHARGE	\$280,920.12		\$51.81
1/31/2017	LATE CHARGE	\$280,473.50		\$0.00
2/16/2017	LATE CHARGE	\$280,473.50		\$51.81
3/16/2017	LATE CHARGE	\$280,025.53		\$103.62
3/31/2017	LATE CHARGE	\$279,576.21		\$0.00
4/17/2017	LATE CHARGE	\$279,576.21		\$51.81
5/16/2017	LATE CHARGE	\$279,576.21		\$103.62
6/16/2017	LATE CHARGE	\$279,125.53		\$155.43
7/17/2017	LATE CHARGE	\$278,673.49		\$207.24
8/16/2017	LATE CHARGE	\$278,673.49		\$259.05
9/18/2017	LATE CHARGE	\$278,673.49		\$310.86
10/16/2017	LATE CHARGE	\$278,673.49		\$362.67
11/16/2017	LATE CHARGE	\$278,673.49		\$414.48
12/18/2017	LATE CHARGE	\$278,673.49		\$466.29

**2003193246 - Curtis - Escrow Disb Amounts**

Disbursement Date	Description	Disbursement Amount	Disbursements to Date	Disbursements from Date	Previous Day Ending Balance
(\$1,614.37)	6/3/2016 MIP/PMI disbursement	Fha Connection \$0.00	\$1,964.07		\$284,009.00
(\$1,614.37)	6/30/2016 City Tax Disbursement	West Warwick Town \$0.00	\$1,156.00		\$283,571.71
(\$1,614.37)	7/5/2016 MIP/PMI disbursement	Fha Connection \$0.00	\$959.98		\$283,571.71
(\$1,614.35)	8/3/2016 MIP/PMI disbursement	Fha Connection \$0.00	\$1,570.26		\$283,133.10
(\$1,614.35)	8/21/2016 MIP/PMI disbursement	Fha Connection \$0.00	\$2,180.54		\$282,693.17
(\$1,614.35)	10/4/2016 City Tax Disbursement	West Warwick Town \$0.00	\$1,176.47		\$282,251.91
(\$1,614.35)	10/4/2016 MIP/PMI disbursement	Fha Connection \$0.00	\$1,822.60		\$281,809.32
(\$1,614.35)	11/3/2016 MIP/PMI disbursement	Fha Connection \$0.00	\$2,468.73		\$281,365.39
(\$1,614.35)	12/2/2016 City Tax Disbursement	West Warwick Town \$0.00	\$854.38		\$281,365.39
(\$1,614.35)	12/30/2016 MIP/PMI disbursement	Fha Connection \$0.00	\$1,500.51		\$280,920.12
(\$1,614.35)	2/3/2017 MIP/PMI disbursement	Fha Connection \$0.00	\$2,146.64		\$280,473.50
(\$1,614.35)	3/3/2017 MIP/PMI disbursement	Fha Connection \$0.00	\$2,792.77		\$280,025.53
(\$1,614.35)	3/23/2017 City Tax Disbursement	West Warwick Town \$0.00	\$1,178.42		\$280,025.53
(\$1,614.35)	4/4/2017 MIP/PMI disbursement	Fha Connection \$0.00	\$1,824.55		\$279,576.21
(\$1,603.00)	4/6/2017 Hazard insurance disbursement	Anica Insurance \$0.00	\$761.55		\$279,576.21
(\$1,603.00)	5/3/2017 MIP/PMI disbursement	Fha Connection \$0.00	\$565.53		\$279,576.21
(\$1,603.00)	6/2/2017 MIP/PMI disbursement	Fha Connection \$0.00	\$1,215.43		\$279,125.53
(\$1,643.74)	7/5/2017 City Tax Disbursement	West Warwick Town \$0.00	\$221.59		\$278,673.49
(\$1,643.74)	7/5/2017 MIP/PMI disbursement	Fha Connection \$0.00	\$221.59		\$278,673.49
(\$1,643.74)	8/3/2017 MIP/PMI disbursement	Fha Connection \$0.00	\$29.34		\$278,673.49
(\$1,643.74)	9/5/2017 MIP/PMI disbursement	Fha Connection \$162.91	\$0.00		\$278,673.49
(\$1,643.74)	9/5/2017 Escrow advance	West Warwick Town \$1,629.11	\$0.00		\$278,673.49
(\$1,643.71)	9/27/2017 City Tax Disbursement	West Warwick Town \$1,806.62	\$0.00		\$278,673.49
(\$1,643.71)	9/27/2017 Escrow advance	Fha Connection \$1,998.87	\$0.00		\$278,673.49
(\$1,643.71)	10/3/2017 MIP/PMI disbursement	Fha Connection \$1,806.62	\$0.00		\$278,673.49
(\$1,643.71)	10/3/2017 Escrow advance	Fha Connection \$1,998.87	\$0.00		\$278,673.49
(\$1,643.71)	11/3/2017 MIP/PMI disbursement	Fha Connection \$2,191.12	\$0.00		\$278,673.49
(\$1,643.71)	11/3/2017 Escrow advance	Fha Connection \$2,191.12	\$0.00		\$278,673.49
(\$1,643.71)	12/4/2017 MIP/PMI disbursement	Fha Connection \$2,383.37	\$0.00		\$278,673.49

12/14/2017	Escrow advance	\$2,383.37	\$0.00	\$278,673.49
12/14/2017	City Tax Disbursement	\$4,027.08	\$0.00	\$278,673.49
12/14/2017	Escrow advance	\$4,027.08	\$0.00	\$278,673.49

# Fax

To: JACK WHITMARSH  
Fax: IB

From: Servicing  
Fax: 1-877-776-1112  
Phone:

Date: December 19, 2017  
Subject: Document Request  
Total Pages: 6

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Memo:

PAYOFF STATEMENT

December 19, 2017

Statement Void after January 01, 2018.

David C Curtis  
105 Quaker Dr  
West Warwick RI 02893

Loan No: 2003193246  
Loan Type: FHA  
FHA Case No: 451-1495952  
Property Address:  
105 Quaker Dr  
West Warwick RI 02893

As requested, below is your payoff statement with amounts good through January 01, 2018.

TOTAL AMOUNT REQUIRED FOR PAYOFF ON January 01, 2018 IS \$ 291,113.94

The current total unpaid Principal Balance is:	\$ 278,673.49
Next Payment Due Date:	June 01, 2017
Interest at 3.62500%	6,734.64
Escrow/Impound Overdraft	4,027.08
Less Current Escrow Balance	.00
Pro Rata MIP	384.50
Corporate Advances	768.94
Unpaid Late Charges	466.29
Payoff Statement Fee	.00
Addl Payoff Stmt Fee	.00
Recording Cost	49.00
Processing Cost	10.00

Funds received after January 01, 2018 will require an additional \$ 27.68 of interest per Day. You are required to request an updated payoff statement if the funds will be received after January 01, 2018.

NOTE: Issuance of this statement does not suspend the contractual requirement to make the mortgage payment when due.

XP501/038/ETH

Recipient: JACK WHITMARSH  
Email To : Jack.Whitmarsh@roundpointmortgage.com

Page 2  
December 19, 2017  
Loan Number: 2003193246

PAYOFF INSTRUCTIONS

Payoff funds must be made payable to RoundPoint Mortgage Servicing Corporation and will be accepted by cashier's check, money order, certified funds, an attorney's trust check or wire. Failure to provide necessary information, or funds received after 5:00 p.m. Eastern Time, may cause delays in processing and result in additional interest due.

Funds may be mailed to:

RoundPoint Mortgage Servicing Corporation  
Attn: Payment Processing Center  
P.O. Box 19389  
Charlotte, NC 28219-9389

Reference on face of check(s): RoundPoint Mortgage loan number, borrower's name, and property address.

Funds may be wired to:

Bank of America  
4433 South Tryon St.  
Charlotte, NC 28217  
ABA Number: 026009593  
Account Number: 000655371906

For credit to: RoundPoint Mortgage Servicing Corporation - Wire Clearing  
OBI: RoundPoint Mortgage loan number, borrower's name, and property address

Funds may be sent by Express or Overnight service to:

RoundPoint Mortgage Servicing Corporation  
Attn: Payment Processing Department  
5016 Parkway Plaza Blvd, Mailstop 150  
Charlotte, NC 28217

Reference on face of check(s): RoundPoint mortgage loan number, borrower's name, and property address.

IMPORTANT INSTRUCTIONS ON PAYMENT OF SHORTAGE

If the amount received by RoundPoint is insufficient to pay the amount due as described in this statement, we may treat your payment as an instruction to use remaining funds in your escrow account towards the payoff shortage. RoundPoint will send back all remaining escrow funds 20 business days after payoff to ensure all sources of payoff funds have cleared, or sooner if required by applicable law. If you would prefer the situation be handled differently, please contact us at 877-426-8805.

XP502a/032/ETH

Page 3  
December 19, 2017  
Loan Number: 2003193246

ADDITIONAL INFORMATION

The payoff amount indicated in this statement is subject to change for various reasons, including but not limited to the following:

- \* You may not see a recently submitted payment posted.  
(Please DO NOT place a stop payment on any check.)
- \* A fee may be assessed if a payment is returned unpaid by your financial institution.
- \* Additional or anticipated fees and costs may be incurred relating to collection, foreclosure, bankruptcy, or other defaults on your loan.
- \* A late charge of \$ 51.81 may be assessed for delinquent payments received after the grace period in your note.
- \* Funds may be deducted from your escrow account to pay taxes, insurance, or other escrow items that become due.
- \* Recording fees will not be assessed to borrowers satisfying their loan via a CEMA transaction.

Unlike the principal you pay with each monthly payment which reduces your loan balance upon receipt, the interest you pay is applied to interest accrued for the previous month. This is because interest must be earned by the mortgagee before it is owed by the mortgager. Therefore, the payoff amount includes interest for the current month even though the current month's payment may have already been made.

The Mortgage or Security Deed of record will not be cancelled until all funds are verified and paid in full.

RoundPoint will continue to pay escrowed items between the date the payoff quote is issued and the date the payoff funds are received. If there are insufficient funds in the escrow account to cover escrow disbursements, RoundPoint will advance the funds necessary to pay the escrowed item. Any amounts so advanced are the responsibility of the borrower. If such an advance takes place, the account will not be paid in full even if the full amount indicated above is remitted to Roundpoint by the date indicated above.

RoundPoint is committed to providing you great customer service. Should you have any questions or concerns, please contact us at 877-426-8805. Our offices are open Monday through Friday from 8:00 a.m. until 9:00 p.m. and Saturday from 10:00 a.m. until 3:00 p.m. Eastern Time.

Sincerely,

David Hughes  
Vice President  
RoundPoint Mortgage Servicing Corporation

(See disclosures on pages 4 & 5)

XP502b/032/ETH

Page 4  
December 19, 2017  
Loan Number: 2003193246

PAYOFF PROCEDURE DISCLOSURE

This notice is to advise you of the procedure which will be followed to accomplish a full prepayment of your mortgage.

RoundPoint will:

-Accept the full prepayment amount whenever it is paid and collect interest only to the date of that payment.

If you have any questions regarding this notice, please contact the payoff department at 877-426-8805.

XP503a/012/ETH

Page 5  
December 19, 2017  
Loan Number: 2003193246

To provide us with a Notice of Error about the servicing of your loan, or make a Request for Information about the servicing of your loan, please write to us at:

RoundPoint Mortgage Servicing Corporation  
P.O. Box 19789  
Charlotte, NC 28219-9409

Notice to Customers: RoundPoint may report information about your mortgage account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Federal law requires us to advise you that RoundPoint Mortgage Servicing Corporation (NMLS ID 18188) is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.

FOR TEXAS RESIDENTS: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the department's website located at [www.sml.texas.gov](http://www.sml.texas.gov) or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov).

FOR COLORADO RESIDENTS: RoundPoint Mortgage Servicing Corporation maintains an in-state office as required by 4 Code of Colorado 903-1. Colorado Manager, Inc., 80 Garden Center, Suite 3, Broomfield, CO 80020 Phone: 303-920-4763

FOR NORTH CAROLINA RESIDENTS: RoundPoint Mortgage Servicing Corporation is physically located at 5016 Parkway Plaza Blvd, Charlotte, NC 28217. North Carolina Collection Agency permit no. 102965.

If you have received a discharge of this debt in bankruptcy, you have no personal obligation to repay this debt. However, the lender may still foreclose on your property if the debt is not paid as required by the loan documents. This payoff statement is provided at your request and for your convenience. This is not an attempt to collect a debt that has been discharged, nor a demand for payment.

XP503b/012/ETH